

Information to identify the case:

Debtor 1	Tracey Noone	Social Security number or ITIN	xxx-xx-4044
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-20077-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tracey Noone

9/6/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tracey Noone
 Debtor

Case No. 19-20077-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db
 518252929 +Tracey Noone, 33 Candlewood Drive, Mantua, NJ 08051-2124
 518252931 Advocare Surg Spec of Wash Twp, PO Box 3001, Voorhees, NJ 08043-0598
 518252931 #+Edward J. Noone, 33 Candlewood Drive, Mantua, NJ 08051-2124
 518252932 #+Edward Noone, 33 Candlewood Drive, Mantua, NJ 08051-2124
 518252933 +Finance Of America, LLC, c/o Phelan Hallinan Diamond & Jones, PC,
 400 Fellowship Road Suite 100, Mount Laurel, NJ 08054-3437
 518252934 Kennedy University Hospital, PO Box 1280, Oaks, PA 19456-1280
 518252936 MidFirst Bank, KML Law Group, PC, 216 Haddon Avenue, Westmont, NJ 08108
 518252937 Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888
 518252940 Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596
 518252942 Radiology Associates of New Jersey, P.C., 28075 Network Place, Chicago, IL 60673-1280
 518252943 +Royal Oaks Phase IV HOA, c/o Budd Property Management, 901 Cooper Street,
 Deptford, NJ 08096-2572
 518252944 +Sanford Schmidt, Esquire, 710 E. Main Street, Suite 2B, Moorestown, NJ 08057-3066

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJDMARCHAND.COM Sep 07 2019 03:33:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2019 00:15:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 07 2019 00:15:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518252930 EDI: CAPITALONE.COM Sep 07 2019 03:33:00 Capital One Card Services, PO Box 71107,
 Charlotte, NC 28272-1107
 518252939 +E-mail/Text: electronicbkydocs@nelnet.net Sep 07 2019 00:15:18 Nelnnet, P.O. Box 82561,
 Lincoln, NE 68501-2561
 518252946 +EDI: WFFC.COM Sep 07 2019 03:33:00 Wells Fargo Financial Card, PO Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518252928 401K Loan
 518252941 Parent Plus Loan
 518252945 Student Loan
 518252935* Kennedy University Hospital, PO Box 1280, Oaks, PA 19456-1280
 518252938* +Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888
 518252947* +Wells Fargo Financial Card, PO Box 14517, Des Moines, IA 50306-3517

TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

David A. Thatcher on behalf of Debtor Tracey Noone dthatcher@thatcherpassarella.com
 Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com
 Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,
 bkggroup@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 18

Date Rcvd: Sep 06, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5